

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:

Case No.: 22-17236-RG

LESTER B. SMITH Jr.

Judge: GAMBARDELLA

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original

☒ Modified/Notice Required

Date: January 27, 2023

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: AW

Initial Debtor: LS

Initial Co-Debtor: \_\_\_\_\_

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ \$125.00 per month to the Chapter 13 Trustee, starting on  
October 1, 2022 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2,300.00
DOMESTIC SUPPORT OBLIGATION	ADMINISTRATIVE	

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
NONE	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
	JANUARY 27, 2023				

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
DEUTSCHE BANK NATIONAL TRUST COMPANY /CARRINGTON MORTGAGE SERVICES LLC as servicer	SINGLE FAMILY RESIDENCE LOCATED AT 420 NORTH WALNUT STREET EAST ORANGE NEW JERSEY	\$320,000.00	\$0.00. None. Surrendered is full satisfaction of debt.

**f. Secured Claims Unaffected by the Plan** ☒ **NONE**

The following secured claims are unaffected by the Plan:

WARNER MOTORS, MONTHLY PAYMENT ON VEHICLE, (2012 FORD EXPLORER)

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☒ NONE**

**NOTE:** All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) AVRAM D. WHITE, ESQ. COUNSEL TO THE DEBTOR
- 3) DEUTSCHE BANK NAT. TRUST COMP / CARRINGTON MORTGAGE
- 4) UNSECURED CREDITORS

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☒ NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: October 11, 2022.

<p>Explain below <b>why</b> the plan is being modified:</p> <p>To surrender property located at 420 North Walnut Street, East Orange, New Jersey 07050</p>	<p>Explain below <b>how</b> the plan is being modified:</p> <p>Delete all provisions contained in Section 4a of plan.</p> <p>Add new provisions to Section 4e of plan.</p>
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Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: JANUARY 27, 2023

/s/ LESTER B. SMITH Jr.  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

Date: JANUARY 27, 2023

/s/ AVRAM WHITE  
Attorney for Debtor(s)

In re:  
Lester B Smith, Jr  
Debtor

Case No. 22-17236-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jan 30, 2023

User: admin  
Form ID: pdf901

Page 1 of 3  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2023:

Recip ID	Recipient Name and Address
db	+ Lester B Smith, Jr, 420 N Walnut Street, East Orange, NJ 07017-3917
519703342	Capital One Bank, P.O. Box 83147, Richmond, VA 23285-5147
519703351	+ Deutsche Bank National Trust Company, attn: KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
519703350	#+ Deutsche Bank National Trust Company, 801 17th Street, Suite 300, Washington, DC 20006-3960
519703349	+ Deutsche Bank National Trust Company, 1761 East Saint Andrew Place, Santa Ana, CA 92705-4934
519703357	+ First Premier Bank, PO Box 3038, Evansville, IN 47730-3038
519703361	First Premier Bank, attn: NARS Call Center Solutions, PO Box 701, Chesterfield, MO 63006-0701
519703365	+ LVNV Funding, 100 Davison Avenue, Suite 311, Somerset, NJ 08873-1312
519703366	+ LVNV Funding, 2350 North Forest Road, Suite 31B, Getzville, NY 14068-1296
519703372	+ Receivables Professional Management, PO Box 768, Bothell, WA 98041-0768
519703373	+ Receivables Management, Inc., 992 South Robert St., West Saint Paul, MN 55118-1447
519703374	+ Warner Motor, 20 North Park Street, East Orange, NJ 07017-1119

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 30 2023 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 30 2023 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519703340	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 30 2023 20:50:32	Capital One, 15000 Capital One Dr, Richmond, VA 23238
519703344	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 30 2023 20:50:22	Capital One Bank, 15000 Capital One Drive, Richmond, VA 23238
519703343	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 30 2023 20:50:23	Capital One Bank, PO Box 70884, Charlotte, NC 28272-0884
519703341	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 30 2023 20:50:13	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
519703346	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 30 2023 20:50:32	Capital One Bank N.A., PO Box 30281, Salt Lake City, UT 84130-0281
519703345	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 30 2023 20:50:22	Capital One Bank N.A., PO Box 30285, Salt Lake City, UT 84130-0285
519703347	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 30 2023 20:50:13	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
519767274	+ Email/Text: BKBCNMAIL@carringtonms.com	Jan 30 2023 20:40:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
519767403	+ Email/Text: BKBCNMAIL@carringtonms.com	Jan 30 2023 20:40:00	Deutsche Bank National Trust Company, et. al.,

District/off: 0312-2

User: admin

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Date Rcvd: Jan 30, 2023

Form ID: pdf901

Total Noticed: 40

			C/O Carrington Mortgage Services, LLC, 1600 S. Douglass Road, Anaheim, CA 92806-5948
519703352	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jan 30 2023 20:50:15	First Premier, PO Box 5519, Sioux Falls, SD 57117-5519
519703358	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jan 30 2023 20:50:15	First Premier Bank, 900 West Delaware, PO Box 5519, Sioux Falls, SD 57117-5519
519703356	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jan 30 2023 20:50:24	First Premier Bank, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4868
519703359	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jan 30 2023 20:50:15	First Premier Bank, Attn: Correspondence Department, PO Box 5525, Sioux Falls, SD 57117-5525
519703354	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jan 30 2023 20:50:33	First Premier Bank, PO Box 5114, Sioux Falls, SD 57117-5114
519703355	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jan 30 2023 20:50:24	First Premier Bank, PO Box 5524, Sioux Falls, SD 57117-5524
519703360	Email/PDF: ais.fpc.ebn@aisinfo.com	Jan 30 2023 20:50:24	First Premier Bank, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145
519703353	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jan 30 2023 20:50:15	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
519703363	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 30 2023 20:50:26	LVNV Funding, PO Box 1269, Greenville, SC 29602-1269
519703364	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 30 2023 20:50:16	LVNV Funding, 15 South Main Street, Greenville, SC 29601-2743
519703367	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 30 2023 20:50:16	LVNV Funding LLC, P. O. Box 740281, Houston, TX 77274-0281
519753744	Email/PDF: resurgentbknotifications@resurgent.com	Jan 30 2023 20:50:26	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519713544	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 30 2023 20:41:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519740596	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jan 30 2023 20:41:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
519703369	+ Email/Text: Supportservices@receivablesperformance.com	Jan 30 2023 20:41:00	Receivables Performance, 20816 44th Ave W, Lynnwood, WA 98036-7744
519703370	+ Email/Text: Supportservices@receivablesperformance.com	Jan 30 2023 20:41:00	Receivables Performance, 20816 44th Avenue West, Lynnwood, WA 98036-7744
519703371	+ Email/Text: Supportservices@receivablesperformance.com	Jan 30 2023 20:41:00	Receivables Persormance, 20816 44th Avenue W, Lynnwood, WA 98036-7744

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519703362		KECIA SMITH
519703368		NONE
519703348	*	Capital One Bank, N.A., PO Box 30281, Salt Lake City, UT 84130-0281

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0312-2

User: admin

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Date Rcvd: Jan 30, 2023

Form ID: pdf901

Total Noticed: 40

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 01, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2023 at the address(es) listed below:

Name	Email Address
Avram D White	on behalf of Debtor Lester B Smith Jr clistbk3@gmail.com, adwlawoffice1@gmail.com;crismateo02@gmail.com;lawworkmorris31@gmail.com;whitear82230@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Indenture Trustee, for New Century Home Equity Loan Trust 2006-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4